

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

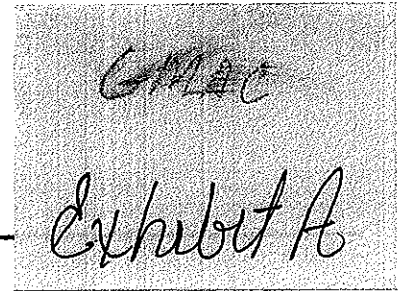
In re:

Case No. 12-12020 (MG)

RESIDENTIAL CAPITAL, LLC, et al.

Chapter 11

Debtors.



**THE FOLLOWING EVIDENTIARY ITEMS LISTED BELOW, ARE THE
ITEMS BEIGN PRESENTED IN THE EVIDENTIARY HEARING AS SOLELY
RELATES TO THE FRAUD COMMITTED BY GMAC BACK IN JULY 2005 OF
PROOF FOR CLAIM NO. 1083 FILED BY ELDA AND MARIA THOMPSON**

DISCOVERY

1. TRUTH IN LENDING, The Federal Truth in Lending Act involves mortgage mortgagees, just like GMACM to stipulate a comprehensive report concerning the credit transactions to the mortgagors, Elda and Maria Thompson. TILA also imposes liability on the mortgagee, GMACM, once they fall short in providing the document data truthfully or in the essential form. Likewise, the liability for a mortgagee's, GMACM, error that may possibly permit from beginning to end to an assignee, consequently causing the consumer of the mortgage loan document accountable of the errors made via the preceding remortgage loan corporation.

Statutory liability under TILA will frequently occur once the lender, meaning Elda and Maria Thompson. In a particular action under Section 3, the evaluation of the damages that could possibly include the following actual damages, statutory damages and attorneys' fees as well.

2. HIGH-RATE REVIEW, short of Current Rate Set and Current Rate lock dates, the System expends the Current Rate Locks Dates the same as the "**dates the interest**

rate is set" to establish the NJ Subprime Mortgage starting point. Meanwhile both dates are absent from this mortgage loan document, the System expended the Document Sign Date. This may perhaps influence the consistency of the New Jersey High-Risk/Subprime Mortgage threshold outcomes. (N.J. Rev. 46: 10B-50)

"High Risk Mortgage" represents the initial mortgage loan document that has one or more of the succeeding features, is initially an interest only mortgage loan document with a potential interest reset rate, at that moment has a reset mortgage interest rate that escalates the original interest rate through two or additional percentage points and encloses a payment "**option plan**" or a "**pick a payment**" strategy and holds a negative "**paying off**" timetable, which is a subprime mortgage loan document, which entails a "**consumer credit transaction**", ensured through the consumer's primary private residence, with an annual percentage rate that surpasses the standard "**prime offer rate**" for an equivalent contract, to the same degree, the date the interest rate is set, through 1.5 or additional percentage points for mortgage loan document locked through an initial lien on a private residence, or through 3.5 or additional percentage points for the mortgage loan document locked through a secondary lien on a private residence; includes an law or regulation installment fine; or is a high price tag on the mortgage loan document as expressed in Section 3 of the "New Jersey Home Ownership Security Act of 2002," P.L.2003, c.64 (C.46:10B-24).

3. N.J. Stat. § 31:1-1, "Contract rate; rate on mortgages on dwellings and other loans; computation of interest or discount; determination of rates

(a) Except as herein and otherwise provided by law, no person shall, upon contract, take, directly or indirectly for loan of any money, wares, merchandise, goods and chattels, above the value of \$ 6.00 for the forbearance of \$ 100.00 for a year, or when there is a written contract specifying a rate of interest, no person shall take above the value of \$ 16.00 for the forbearance of \$ 100.00 for a year."

4. N.J. Stat. § 31:1-3, "Forfeiture of all interest; deduction from recovery

In all actions to enforce any note, bill, bond, mortgage, contract, covenant, conveyance,

Respectively Submitted,

Elda M Thompson
Maria M Thompson
29 General Lane
Willingboro, New Jersey 08046
Telephone: (609) 531-6075
Facsimile: (609) 531-6075
Cellular: (973) 687-4117

GMAC Mortgage

www.gmacmortgage.com

Get Started. 1-877-370-4622

Exhibit A

Payments

Type	Due Date	Amount
Next Scheduled Payment	Jan 1, 2009	\$1,228.98
Principal & Interest		\$1,228.98
Escrow Amount		\$0.00
Last Payment	Dec 31, 2008	

Current Balances

Type	Amount
Principal Balance	\$195,973.67 *
Late Charge Assessed	-\$61.44
Escrow Balance	\$0.00
Interest Paid Year to Date	\$0.00
Taxes Paid Year to Date	\$0.00
*Not Payoff Amount	

General Information

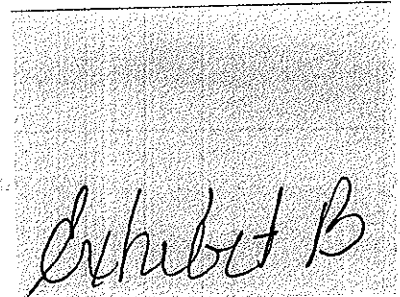
Original Loan Amount	\$205,000.00
Original Date	Jul 5, 2005
Original Maturity Date	Aug 1, 2035
Interest Rate	6.000%
Loan Number	0359188459
Type	30 year ARM

MARIA M THOMPSON
ELDA THOMPSON

Home Phone: (609)531-6075
Home Phone:

Property Address: 137 ELLERY AVENUE
NEWARK, NJ 07106-0000

Mailing: 29 GENERAL LANE
NEWARK, NJ 07106-0000



- 7/9/2009

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

Exhibit C

06/23/10

184285-000815

MARIA M THOMPSON
ELDA THOMPSON
29 GENERAL LANE

WILLINGBORO NJ 08046-3019

|||||

RE: Account Number 8459
Property Address 137 ELLERY AVENUE

NEWARK NJ 07106-0000

Dear MARIA M THOMPSON
ELDA THOMPSON

***IMPORTANT NOTICE REGARDING INTEREST RATE
AND/OR PAYMENT CHANGES***

The interest rate on your loan was scheduled to adjust on 08/01/10. The new principal and interest (P&I) amount will be effective with the 09/01/10 payment.

Projected principal balance after 08/01/10 payment:\$ 190729.94

Previous index value	0.44300%	New index value	0.75400%
Current interest rate	5.99000%	New interest rate	5.99000%
Current P&I pymt \$	1227.70	New P&I pymt \$	1227.70
Margin	2.75000%	Escrow*	\$ 0.00
		Total pymt \$	1227.70

Rate Next Change Date 02/01/11
Principal and Interest Next Change 03/01/11

*Subject to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value. The result of this addition is subject to rounding and rate cap limitations according to the terms of your loan documents.

An account statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

Identifier:0359188459 Doc Type:CORR

HISTORY FOR ACCOUNT 8459

PAGE
DATE 02/23/

----- MAIL ----- PROPERTY -----

MARIA M THOMPSON
ELDA THOMPSON
29 GENERAL LANE

137 ELLERY AVENUE

WILLINGBORO

NJ 08046-3019 NEWARK

NJ 07106-0000

History
Exhibit D

POST DATE	TRN CODE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
031008	RP	010108	1227.77	235.07	992.70	.00
031008	UFF	010108	UNAPPLIED FUNDS (2)		-240.09	BALANCE 256.06
031008	SRQ	010108	-240.09	.00	.00	.00
041008	RPL	043008	PAID 2215.45 DUE	2215.45	SHORT	.00 TELLER 1657
041008	RPL	043008	NO. OF PLAN PMTS=01			
041008	UI	020108	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-61.38*
041008	RP	020108	1227.77	236.24	991.53	.00
041008	UI	030108	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-61.38*
041008	RP	030108	1227.77	237.42	990.35	.00
041008	UFF	030108	UNAPPLIED FUNDS (2)		-240.09	BALANCE 15.97
041008	SRQ	030108	-240.09	.00	.00	.00
050508	FB	030108	50.00 40 EXPENSE ADVANCES			
050808	RPL	053108	PAID 2215.45 DUE	2215.45	SHORT	.00 TELLER 1657
050808	RPL	053108	NO. OF PLAN PMTS=01			
050808	UI	040108	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-61.38*
050808	RP	040108	1227.77	238.61	989.16	.00
050808	UFF	040108	UNAPPLIED FUNDS (2)		987.68	BALANCE 1003.65
050808	SR	040108	987.68	.00	.00	.00
061008	RPL	063008	PAID 2215.45 DUE	2215.45	SHORT	.00 TELLER 1655
061008	RPL	063008	NO. OF PLAN PMTS=01			
061008	UI	050108	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-61.38*
061008	RP	050108	1227.77	239.80	987.97	.00
061008	RP	060108	1227.77	241.00	986.77	.00
061008	UFF	060108	UNAPPLIED FUNDS (2)		-240.09	BALANCE 763.56
061008	SRQ	060108	-240.09	.00	.00	.00
071008	RPL	073108	PAID 2215.45 DUE	2215.45	SHORT	.00 TELLER 1655
071008	RPL	073108	NO. OF PLAN PMTS=01			
071008	RP	070108	1227.77	242.20	985.57	.00
071008	AMC	080108	INTEREST RATE CHG OLD	5.99000	NEW	6.00000
071008	RP	080108	1227.77	243.41	984.36	.00
071008	UFF	080108	UNAPPLIED FUNDS (2)		-240.09	BALANCE 523.47
071008	SRQ	080108	-240.09	.00	.00	.00
081408	RPL	083108	PAID 2215.45 DUE	2215.45	SHORT	.00 TELLER 1659

INQ 1226



Exhibit E

Customer: The Foreclosure Law Center (0316041612)
Loan ID: THOMPSON_MNE
Review ID: 0316041612THOMPSON_MNE982438662
0120711114826165
Location: Main
Borrower: Maria & Elda Thompson

Review Status: FAIL
Review Date: 2012-07-11
State: NJ

Loan Status: FAIL

High Cost	Higher Priced	TILA	State Rules	License	NMLS	OFAC	HMDA	GSE	Enterprise Rules	Other
PASS	PASS	PASS	FAIL	PASS	Not Requested	Not Requested	Not Requested	Not Requested	PASS	PASS

Request Summary

Result: FAIL

Borrower: Maria & Elda Thompson
Reviewed by: bob.howley
Location: Main
Loan ID: THOMPSON_MNE

Seller:
Originator:
First Group:
Second Group:
Third Group:

Address 1: 137 Ellery Avenue
Address 2:
City: Newark
County:
State: NJ
Zip Code: 07106

Lien Position: 1
Occupancy Type: Primary
Property Type: SFR Detached
Mortgage Type: Conventional
FHA Section:
Transaction Type: Cash Out Refinance
Purpose of Refinance: Cash
Origination Type: Retail
Documentation Type: Full Documentation
Appraised Price: \$ 205,000.00
Sales Price: \$ 0.00
Loan Amount: \$ 205,000.00
As-Is Value: \$ 0.00
After-Improved Value: \$ 0.00
Total Rehabilitation Cost: \$ 0.00

TILA-Tolerance

Result: PASS

APR

Review: PASS
Disclosed APR: 6.654000%
Calculated APR: 6.6554%
Difference: (0.0014%)

Finance Charges

Review: PASS
Disclosed Finance Charges: \$ 261,500.24
Calculated Finance Charges: \$ 261,527.29
Difference: (\$ 27.05)

Calculation data

Jurisdiction	Finance Charge Amount	Financed Amount	APR	Days of Prepaid Interest	Daily Prepaid Interest Amount
FED	\$ 261,527.29	\$ 195,934.80	6.6554%	30	\$ 33.64

Fees Included	Paid By	Paid To	Amount
Loan Discount:	Borrower	Lender	\$ 7,052.00
Tax Related Service Fee:	Borrower	Lender	\$ 70.00
Flood Certification Fee:	Borrower	Lender	\$ 9.00
Prepaid interest:	Borrower	Lender	\$ 1,009.20
Settlement or Closing Fee:	Borrower	Provider	\$ 350.00
Settlement or Closing Fee:	Borrower	Provider	\$ 195.00
Recording Service Fee:	Borrower	Provider	\$ 380.00
Total Fees:			\$ 9,065.20

Fees Excluded	Paid By	Paid To	Amount
Inspection Fee:	Borrower	Lender	\$ 360.00
Title Insurance:	Borrower	Provider	\$ 621.00
Title Search:	Borrower	Provider	\$ 425.00
Total Fees:			\$ 1,406.00

TILA MDIA Disclosure

Disclosed Payment Summary

TILA-Right of Rescission

Result: PASS

Loan Disbursement Date: 2005-07-05
Right To Cancel Expire Date: 2005-06-29
Right to Cancel Signed Date: 2005-06-25

TILA-Payment

Payment Date

LTV Drop Date: N/A
Sum of Payments: \$ 457,462.09

Payment Stream Worksheet

Calculated Data

Number of Payments	Date	Payment Amount
36	2005-09-01	\$1,227.76
323	2008-09-01	\$1,275.49
1	2035-08-01	\$1,279.46

High Cost (FED) Second Pass

Result: PASS

2

Federal Total Loan Amount: \$195,574.80

APR Result

Limit Rate: 12.7300%
Loan Rate: 6.6554%
Difference: 6.0746%

Fee Result

Fee Limit: \$ 15,645.98
Loan Fees: \$ 8,416.00
Difference: \$ 7,229.98

Fees Included

	Paid By	Paid To	Amount
Loan Discount :	Borrower	Lender	\$ 7,052.00
Inspection Fee :	Borrower	Lender	\$ 360.00
Tax Related Service Fee :	Borrower	Lender	\$ 70.00
Flood Certification Fee :	Borrower	Lender	\$ 9.00
Settlement or Closing Fee :	Borrower	Provider	\$ 350.00
Settlement or Closing Fee :	Borrower	Provider	\$ 195.00
Recording Service Fee :	Borrower	Provider	\$ 380.00
Total Fees:			\$ 8,416.00

Fees Excluded

	Paid By	Paid To	Amount
Prepaid Interest :	Borrower	Lender	\$ 1,009.20
Title Insurance :	Borrower	Provider	\$ 621.00
Title Search :	Borrower	Provider	\$ 425.00
Total Fees:			\$ 2,055.20

High Cost (NJ) Second Pass

Result: PASS

New Jersey Total Loan Amount: \$196,684.00

APR Result

Limit Rate: 12.7300%
Loan Rate: 6.6554%
Difference: 6.0746%

Fee Result

Fee Limit: \$ 8,646.28
Loan Fees: \$ 8,416.00
Difference: \$ 430.28

Fees Included

	Paid By	Paid To	Amount
Loan Discount :	Borrower	Lender	\$ 7,052.00
Inspection Fee :	Borrower	Lender	\$ 360.00
Tax Related Service Fee :	Borrower	Lender	\$ 70.00
Flood Certification Fee :	Borrower	Lender	\$ 9.00
Settlement or Closing Fee :	Borrower	Provider	\$ 350.00
Settlement or Closing Fee :	Borrower	Provider	\$ 195.00
Recording Service Fee :	Borrower	Provider	\$ 380.00

Total Fees: \$ 8,416.00

Fees Excluded

	Paid By	Paid To	Amount
Prepaid Interest :	Borrower	Lender	\$ 1,009.20
Title Insurance :	Borrower	Provider	\$ 621.00
Title Search :	Borrower	Provider	\$ 425.00

Total Fees: \$ 2,055.20

Higher-Priced (FED) Review

Result: PASS

3

Higher-Rate ReviewResult: **ALERT****New Jersey High Risk Mortgage Loan(59280)****ALERT**

This is a New Jersey High Risk Mortgage Loan. Under the New Jersey Mortgage Stabilization and Relief Act, upon filing a foreclosure complaint on or after April 1, 2009, the lender must grant the borrower a six-month period of forbearance to pursue a loan workout, modification, refinancing, or other alternative through mediation sponsored by the Administrative Office of the Courts. During the forbearance period the loan's interest rate cannot increase and the lender may not take further action to pursue foreclosure. (N. J. Rev. Stat. 46:10B-50)

Lacks Current Rate Set and Current Rate Lock Dates (Warning)(61190)**WARNING**

The System uses the Current Rate Set Date (if provided), or the Current Rate Lock Date as the "date the interest rate is set" to determine the NJ Subprime Mortgage threshold. Since both of these dates are absent from this loan, the System used the Document Sign Date. This may affect the reliability of your New Jersey High Risk/Subprime Mortgage threshold results. (N.J. Rev. Stat. 46:10B-60)

HOEPA ReviewResult: **PASS****State Rules Review**Result: **FAIL****Third Party Fees To Lender Not Allowed(24710)****FAIL**

The New Jersey Licensed Lenders Act prohibits third party fees in a first lien loan if paid to the Lender instead of a third party provider. (N.J. ADC 3:1-16.2)

Fee Not Allowed(2000000)**FAIL**

The New Jersey Licensed Lenders Act (N.J. Rev. Stat. 17:11C-28; N.J. ADC 3:15-9.2) does not allow Settlement or Closing Fee (Fee ID: 61) to be charged to the Borrower in NJ.

Fee Not Allowed(2000000)**FAIL**

The New Jersey Licensed Lenders Act (N.J. Rev. Stat. 17:11C-28; N.J. ADC 3:15-9.2) does not allow Settlement or Closing Fee (Fee ID: 61) to be charged to the Borrower in NJ.

Recording Service Fee Can't Exceed \$25(54520)**FAIL**

The New Jersey Licensed Lender's Act limits the amount of the additional service fee for recording a cancellation of a mortgage to \$25.00. (N. J. ADC 3:1-16.2(a)(3))

License Review - LenderResult: **PASS**

Review Status: PASS
License Review: License Review - Lender (LIC)
License Role: Lender
Jurisdiction: NJ
License Type: NJ_MBN
Exempt: false

Geocode DataResult: **PASS**

Address 1:	137 Ellery Ave	Latitude:	40.732050
Address 2:		Longitude:	-74.241662
City:	Newark	CBSA Number:	35620
County:	Essex County	CBSA Division:	35084
State:	NJ	Census Tract:	0022.02
Zip Code:	07106-3501	Match Code:	S80
State FIPS:	34	Location Quality Code:	AS0
County FIPS:	013	Score:	0.0025000

LO Compensation (TILA)Result: **PASS**

Review

**Making Home Affordable
Enterprise Rules Review**

Result: PASS

Index Values

Date	Type	Value	Purpose	Rule ID
2005-04-15	UST20Y	4.73	Federal - High Cost (First Liens 10/02)	6130
2005-04-15	UST20Y	4.73	New Jersey - High Cost (First Liens >= \$40,000)(07/04)	28790
2005-04-15	CMR	5.91	New Jersey - High Cost (First Liens >= \$40,000)(07/04)	28790
2005-06-25	APORAdjustable3Y	5.90	New Jersey - High Risk Mortgage Loan (07/09)	61190

Service Info

Result: PASS

Mavent Transaction ID: 0316041612THOMPSON_MNE9824386620120711114826165

Service Code: DI-ComplianceReview-MHA

Received: 2012-07-11 11:48:26:165

Returned: 2012-07-11 11:48:33:069

Service	Status
Geocode	PASS
SDS Prepayment Penalty Plan	PASS
ARM Mapper	PASS
Index Review	PASS
Perform Mortgage Calculations	PASS

©2001 - 2012 Mavent Inc.
2comply Expert System®

5

GMAC Mortgage

through M Pg 13 of 19

GMAC Mortgage[navigation](#)[Skip](#)[Home](#)www.gmacmortgage.com

Get Started. 1-877-370-4622

Purchase

- [Refinance](#)
- [Check Rates](#)
- [Contact us](#)
- [Calculators](#)
- [Resource Center](#)
- [My Account](#)

Payments

Type	Due Date	Amount
Next Scheduled Payment	Mar 1, 2011	\$1,698.92
Principal & Interest		\$1,227.71
Escrow Amount		\$471.21
Last Payment	Apr 12, 2011	

Current Balances

Type	Amount
Principal Balance	\$189,055.32 *
Late Charge Assessed	-\$275.27
Escrow Balance	-\$3,178.57
Interest Paid Year to Date	\$2,839.54
Taxes Paid Year to Date	\$0.00
*Not Payoff Amount	

General Information

Original Loan Amount	\$205,000.00
Original Date	Jul 5, 2005
Original Maturity Date	Aug 1, 2035
Interest Rate	5.990%
Loan Number	0359186459
Type	30 year ARM

MARIA M THOMPSON

Home Phone: (609)531-6075

ELDA THOMPSON

Home Phone: (609)531-6075

Property Address:

137 ELLERY AVENUE
NEWARK, NJ 07106-0000

Mailing: 29 GENERAL LANE

[\(Edit\)](#) WILLINGBORO, NJ 08046-3019

[Privacy & SSN Policies](#) | [Legal Information](#) | [Auto Insurance](#) | [Contact Us](#) | [About Us](#) | [Careers](#) | [Site Map](#)

© 2010 GMAC Mortgage, LLC. All rights reserved. GMAC is a registered service mark.

© Copyright 2011 GMAC Mortgage, LLC. All rights reserved. GMAC is a registered service mark.

4/15
Exhibit F

CUSTOMER INFORMATION

Name: Maria M Thompson
Elda Thompson
Account Number: 0369188459
Home Phone #: (609)531-6075

PROPERTY ADDRESS

137 ELLERY AVENUE
NEWARK NJ 07106

02/10/10 11:00 3 0001353 20170413 X0143702 EBC45REG- 1 02,0-041 F0F1230000* 5403 M5 63

MARIA M THOMPSON
ELDA THOMPSON
29 GENERAL LANE
WILLINGBORO NJ 08046-3019



For info
please c

For info
a new lo

Exhibit G

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Number	000008459	Principal and Interest	\$1,227.71
Statement Date	April 12, 2011	Subsidy/Buydown	\$0.00
Maturity Date	August 01, 2035	Escrow	\$471.21
Interest Rate	5.99000	Amount Past Due	\$3,397.84
Interest Paid Year-to-Date	\$2,839.54	Outstanding Late Charges	\$337.65
Taxes Paid Year-to-Date	\$0.00	Other	\$465.06
Escrow Balance	\$3,178.57-	Total Amount Due	\$4,969.35
Principal Balance(PB)*	\$189,055.32	Account Due Date	March 01, 2011

For Customer Care inquiries call: 1-800-766-4622
For Insurance inquiries call: 1-800-256-9962
For Payment Arrangements call: 1-800-850-4622

PROP INSPECTION FEE	02/01/11 04/12/11	\$11.25				\$11.25
Receipt	02/01/11 04/12/11	\$570.56				\$570.56
Payment	02/01/11 04/12/11	\$657.14	\$282.59	\$945.11	\$471.21	\$1,041.77

***This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week).**

!Attention Military Families! At GMAC Mortgage we are committed to doing what we can to support our customers in the military. If you or a member of your family are in the military and are experiencing a financial hardship, please contact us at 866-961-1412 or email us at Military.Families@gmacm.com to discuss your situation and identify possible alternatives.

Mail This Portion With Your Payment



Account Statement
Account Number:
Account Statement Date:
Property Address:
137 Ellery Ave
Newark NJ 07106

8459
10/17/2013

NMLS #: 1852
NC Permit No. 3946

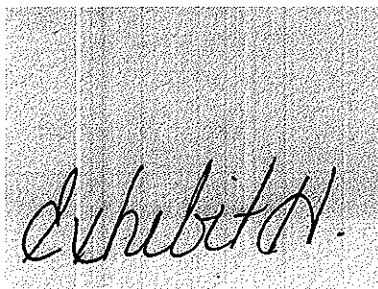
CUSTOMER CARE CENTER 1-800-746-2936

Your call may be recorded for the coaching and development of our associates.

DELO

Page 1

Special Notices



1AV 05330/038635/006015 0163 1 ACQVA9

MARIA M THOMPSON
ELDA THOMPSON
29 GENERAL LN
WILLINGBORO NJ 08046-3019



Account Information

* Current Principal Balance:	188,771.31
Interest Rate:	5.99000%
Next Payment Due Date:	04/01/2011
Escrow Advance Balance:	9,892.12-
Current Suspense Balance:	1,327.04
Interest Paid Year-To-Date:	.00
Taxes Paid Year-To-Date:	1,983.17
Beginning Principal Balance:	188,771.31
Beginning Escrow Balance:	.00
Escrow Deposits/Adjustments Year-To-Date:	7,908.95-
Escrow Disbursements/Adjustments Year-To-Date:	1,983.17-
Recently Assessed Amounts:	
09/25/13 Property Inspection Fee:	10.50
10/07/13 Property Inspection Fee:	10.50

*This is the principal balance only, not the amount required to pay your account in full.

Details of Amount Due

Current Amount Due:	333.07
Principal:	894.64
Interest:	471.21
Escrow:	1,327.04-
Less: Partial Payment Amount:	371.86
Current Amount Due by 11/01/13:	
Past Due Amount:	9,543.86
Principal:	28,515.16
Interest:	14,607.57
Escrow:	52,666.52
Past Due Amounts DUE IMMEDIATELY:	
Assessed Fees/Expense Outstanding:	337.61
Late Charges:	1,579.21
Prev-Prior Servicer Fees:	10.51
Curr-Property Inspection Fee:	21.01
Prev-Property Inspection Fee:	282.01
Prev-Property Valuation Expense:	2,230.41
Total Fees/Expense Outstanding:	55,268.81
Total Amount Due:	

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
10/17/13	Tax Disbursement NEWARK CITY			1,114.09-					1,114.09

Important Messages

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

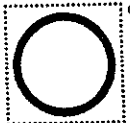
Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only. Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

Tax season is right around the corner. Please visit OCWEN's website at www.ocwen.com to verify the social security number on file for your loan.

FOLD AND
DETACH HERE

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT • ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.

FOLD AND
DETACH HERE



OCWEN

Ocwen Loan Serv
12-12020-110 Doc 9238-1
PO Box 24736
West Palm Beach,

www.ocwencustomr

Filed 10/06/15 Entered 10/06/15 11:30:14
through M Pg 16 of 19

Mortgage Account Statement

Property Address 137 Ellery Ave
Newark, NJ 07106

Statement Date 07/17/14
Account Number 8459
Payment Due Date 08/01/14
Amount Due \$71,382.64

If payment is received after 08/17/14, a \$61.39 late fee will be charged.

Customer Care 800-746-2936
Insurance 866-825-9265

7/16/14 4:04 PM 3 0002878 20140718 JGELV804 OCWSTMT 1 of DOM JGEI



MARIA M THOMPSON
ELDA THOMPSON
29 GENERAL LN
WILLINGBORO NJ 08046-3019



Exhibit I

Account Information		Explanation of Amount Due	
Principal Balance	\$188,767.53	Principal	\$348.35
Escrow Balance	\$12,508.25	Interest	\$879.36
Maturity Date	August 1, 2035	Escrow	\$471.21
Interest Rate (until February 1, 2015)	5.99000%	Total Regular Payment	\$1,698.92
Prepayment Penalty	No	Past Due Payment(s) Amount	\$71,010.76
		Unapplied Funds**	<u>\$1,327.04</u>
		Total Amount Due	\$71,382.64

* This is your Principal Balance only, not the amount required to pay the loan in full.

Activity Since Last Statement (06/17/14 to 07/17/14)										
				How Payments & Charges were Applied						
Date Applied	Date Received	Description	Transaction Total	Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds
06/18/14		Late Charge Assessed	\$-61.39					\$-61.39		
07/09/14	07/08/14	Principal Balance Adjustment	\$3.78	\$3.78						

Past Payments Breakdown				Special Notices	
	Paid Since Last Statement	Paid Year to Date			
Principal	\$0.00	\$0.00			
Interest	\$0.00	\$0.00			
Escrow (Taxes & Insurance)	\$0.00	\$0.00			
Fees/Other Charges	\$0.00	\$0.00			
Unapplied Funds**	\$0.00	\$1,327.04			
Total	\$0.00	\$1,327.04			

Important News

You must use this address for all qualified written requests, notices of error, and/or requests for information. Research Department, PO Box 24736, West Palm Beach, FL 33416-4736.

**Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Please note that your monthly payment amount has changed to \$1,698.92 effective 09/01/2014. Further detail regarding the reason for this change will be included in a separate letter.

Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

See reverse side for important information and state specific disclosures.



OCWEN

12-12030 mg Doc 9238-1
West Palm Beach, FL 3

Filed 10/06/15 Ent
through M Pg 17 of 19

Mortgage Account Statement

www.ocwencustomers.co

3/9/15 2:30 PM 3 0002693 20150317 KCE3TR05 OCWSTMT 1 of DOM KCE3TR0000 1 of



MARIA M THOMPSON
ELDA THOMPSON
29 GENERAL LN
WILLINGBORO NJ 08046-3019



Property Address	137 Ellery Ave Newark, NJ 07106
Statement Date	03/16/15
Account Number	9459
Due Date	Due Now
Amount Due	\$254,484.12
Customer Care	800-746-2936
Insurance	866-317-7661

Account Information		Explanation of Amount Due	
Principal Balance*	\$188,771.31	Principal	\$188,771.31
Escrow Balance	-\$17,895.26	Interest	\$45,731.99
Maturity Date	August 1, 2035	Escrow Advance	\$17,895.26
Interest Rate (until August 1, 2015)	5.99000%	Past Due Fees/Other Charges	\$3,416.38
Prepayment Penalty	No	Unapplied Funds**	\$1,330.82
		Total Amount Due	\$254,484.12
		Alternative Payment – Reinstatement	
		Reinstatement amount (as of 3/16/15)	\$83,633.72

* This is your Principal Balance only, not the amount required to pay the loan in full.

Activity Since Last Statement (02/02/15 to 03/16/15)										
				How Payments & Charges were Applied						
Date Applied	Date Received	Description	Transaction Total	Principal	Interest	Escrow	Optional Products	Late Charges	Fees/Other	Unapplied Funds

Past Payments Breakdown				Special Notices	
	Paid Since Last Statement	Paid Year to Date			
Principal	\$0.00	\$0.00			
Interest	\$0.00	\$0.00			
Escrow (Taxes & Insurance)	\$0.00	\$0.00			
Fees/Other Charges	\$0.00	\$100.00			
Unapplied Funds**	\$0.00	\$1,330.82			
Total	\$0.00	\$1,430.82			

Important News	
<p>**Unapplied Funds: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.</p> <p>Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only.</p> <p>Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.</p> <p>Your loan has been accelerated (the past due balance, all fees, and your remaining principal balance is now due in full). This statement is not considered a payoff quote – you are still responsible for any additional fees and expenses that post to your account after the statement date. Any funds in your escrow account remain in the account, and have not been applied to your amount due. Once the accelerated amount due is received, any escrow account overages will be returned to you within 20 days. You can still reinstate your loan (bring your account to a current status) and avoid foreclosure. The amount required to reinstate your loan as of the date of this statement is listed above.</p>	

See reverse side for important information and state specific disclosures.

Identifier:0359188459

Doc Type:CORR

HISTORY FOR ACCOUNT 8459

PAGE 4
DATE 02/23/11

----- MAIL ----- PROPERTY -----

MARIA M THOMPSON
ELDA THOMPSON
29 GENERAL LANE

137 ELLERY AVENUE

WILLINGBORO

NJ 08046-3019 NEWARK

NJ 07106-0000

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
100708	CTR	090108	.00	-3108.81	.00	.00
100708	UFU	100108	UNAPPLIED FUNDS (1)		-1228.98	BALANCE 1879.83
100708	PA	100108	.00	245.41	983.57	.00
100708	UFU	110108	UNAPPLIED FUNDS (1)		-1228.98	BALANCE 650.85
100708	PA	110108	.00	246.64	982.34	.00
112808	UFU	120108	UNAPPLIED FUNDS (1)		-650.85	BALANCE 0.00
112808	AP	120108	578.13	247.87	981.11	.00
120408	UFU	110108	UNAPPLIED FUNDS (1)		650.85	BALANCE 650.85
120408	PR3	110108	-578.13	-247.87	-981.11	.00
123108	UI	120108	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-61.44*
123108	UFU	120108	UNAPPLIED FUNDS (1)		-650.85	BALANCE 0.00
123108	AP	120108	578.13	247.87	981.11	.00
123108	FB	120108	7.50	171	SPEEDPAY FEE	
123108	FBA	120108	7.50	171	SPEEDPAY FEE	
011609	AP	010109	1228.98	249.11	979.87	.00
011609	UFU	010109	UNAPPLIED FUNDS (1)		614.49	BALANCE 614.49
011609	SRA	010109	614.49	.00	.00	.00
012309	UFU	010109	UNAPPLIED FUNDS (1)		-614.49	BALANCE 0.00
012309	M01	010109	-614.49	.00	.00	.00
021109	UI	020109	.00	.00	.00	.00
			* P&I ADVANCE	-9.98		
021109	AMC	020109	INTEREST RATE CHG OLD	6.00000	NEW	5.99000
021109	AP	020109	1219.00	250.36	978.62	.00
021109	UFU	020109	UNAPPLIED FUNDS (1)		9.98	BALANCE 9.98
021109	SRA	020109	9.98	.00	.00	.00
022409	UFU	020109	UNAPPLIED FUNDS (1)		-9.98	BALANCE 0.00
022409	CT	020109	.00	9.98	.00	.00
031609	UFU	020109	UNAPPLIED FUNDS (1)		8.00	BALANCE 8.00
031609	SRA	020109	8.00	.00	.00	.00
031609	UT	030109	.00	.00	.00	.00
			* P&I ADVANCE	-.77		
031609	AMC	030109	P&I PYMT CHG	OLD	1228.98	NEW 1227.77
031609	UFU	030109	UNAPPLIED FUNDS (1)		-8.00	BALANCE 0.00
031609	AP	030109	1219.00	252.08	975.69	.00
040109	AP	040109	1227.77	253.34	974.43	.00

INQ 1226

10/23/11

Exhibit L

**THIS IS A NOTICE REGARDING YOUR CLAIM. YOU MUST READ IT
AND TAKE ACTION IF YOU DISAGREE WITH THE OBJECTION.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

RESIDENTIAL CAPITAL, LLC, et al.,

Debtors.

Case No. 12-12020 (MG)

Chapter 11

Jointly Administered

**NOTICE OF HEARING ON THIRTY-SIXTH OMNIBUS OBJECTION TO CLAIMS
(MISCLASSIFIED AND WRONG DEBTOR BORROWER CLAIMS)**

Maria M. & Elda Thompson

Proposed Claim(s) to be Reclassified and Redesignated				Reason for Modification	Modified Claim Amount		Modified Debtor Designation
Claim No(s); Date Filed	Asserted Debtor Name and Case No.	Classification	Amount	Claim improperly asserts security interest or priority and was filed against incorrect Debtor	Classification	Amount	Modified Debtor Name and Case No.
1083 10/9/2012	Residential Capital, LLC 12-12020	Administrative Priority	N/A		Administrative Priority	N/A	GMAC Mortgage, LLC 12-12032
		Administrative Secured	N/A		Administrative Secured	N/A	
		Secured	\$158,336.03		Secured	N/A	
		Priority	N/A		Priority	N/A	
		General Unsecured	\$500,000.00		General Unsecured	\$658,336.03	

PLEASE TAKE NOTICE that, on September 20, 2013, Residential Capital, LLC and certain of its affiliates (collectively, the “**Debtors**”) filed their *Thirty-Sixth Omnibus Objection to Claims (Misclassified and Wrong Debtor Borrower Claims)* (the “**Objection**”) with the United States Bankruptcy Court for the Southern District of New York (the “**Bankruptcy Court**”).¹ The category of claim objection applicable to you is identified in the table above in the column entitled “**Reason for Modification**”.

¹ A list of the Debtors, along with the last four digits of each Debtor’s federal tax identification number, is available on the Debtors’ website at <http://www.kccllc.net/rescap>.